

arson cases was 15-17 percent, but when you got into the FAIR [Fair Access to Insurance Requirement] plan market, they found [arson cases were] upwards of 40-50 percent," Gilman reported.

What is known are recent cases that illustrate the variety of arson-for-profit schemes, such as:

A seven-person ring operating in Florida for at least six years. Participants torched houses, usually under the guise of renovation or construction projects. The group also burned cars and at least 15 insurance companies.

A New Jersey couple accused in February of setting fire to their home after it languished on the real estate market for more than a year.

Three San Francisco men were arrested in March and accused of buying a house in 1990, enhancing its value by presenting a fictitious lease-to-purchase agreement and filing a claim after setting the house afire. Investigators said one of the men had been pursued since the late 1970s for suspected arson, but this was the first time they'd gotten enough evidence to charge him.

A Prince George's County (Md.) man who owns a topless bar recently was accused of hiring others to set fire to the county's only other topless bar.

While large commercial arson cases and homeowner arson-related fraud is fairly common, arson for profit crosses all socioeconomic groups. Investigators in Buffalo, N.Y., report a rash of arson fires in apartments occupied by people on public assistance. Officials cited one woman who had fires break out in five separate apartments over three years. Relatives of hers experienced at least three fires.

In these cases, burned out welfare clients move into public housing. They refuse to pay any rent and eventually are evicted. Then the apartment is torched, usually after all belongings have been surreptitiously removed. The client moves into a hotel, which is paid for, gets all her meals paid for, and collects on claims for the "destroyed" belongings.

Typically, the "victim" can collect around \$3,000 plus pocketing what would have gone to rent. Fire investigators believe that more than a third of the city's more than 300 arson fires can be attributed to the scheme, which they say is increasingly popular. In a couple of blatant cases, they report welfare clients related to each other had fires at the same time.

Cases like these earn headlines or are part of the anecdotes told among arson investigators. So, too, are tales of arson by juvenile or serial offenders. Usually these cases aren't fraud-motivated arson. Residential fires, too, are less likely to be suspected arson for profit.

"It may be that the grease fire in the kitchen may have been intentionally set," Gilman said, "but it's the local fire department and the local homeowner that maybe they know, [so] I think there may be less of a tendency to investigate residential fires unless it's glaringly evident—multiple ignition sights or other glaring evidence of arson."

Gilman also suspects investigators are less likely to look closely at residential fires because there's not as much money involved as in commercial arson fires. Again, he lamented, "There's all too few facts in this arena."

Still, he added, companies are investigating fires more than in the past.

"The same intensity that is being addressed to insurance fraud is being found in the arson investigation arena," Gilman said.

Companies are creating and expanding special investigation units, using resources such as property loss databases and public records, trying to identify patterns and motives. They also go low-tech.

"Some companies train arson dogs and give them to local fire departments," Gilman said, "Nationwide has its own arson dog they use for their investigations, which I think is kind of neat."

Passage of arson immunity laws has helped, too. All 50 states and the District of Columbia have some form of arson immunity to protect insurers who give information to law enforcement.

In some cases, the law's scope is limited. For example, 14 states do not allow reciprocity; law enforcement cannot share information with insurers. Most insurers support full reciprocity in immunity laws and also would like to see legislation protecting insurer-to-insurer information sharing.

And there is good news. The number of suspected arson fires has dropped for three straight years and there was a reported 11 percent drop in arson cases in cities with more than 1 million residents. However, the cost of those fires was up in 1993 by more than \$350 million.

The National Arson Forum, a group of companies and organizations concerned about arson, developed Arson Awareness Week (the first week of May) to bring the cost of this crime to the attention of the public. It also commemorates the end of the Los Angeles fires set during the 1992 riots.

While the dollar costs are something that's borne by all of us, it's also a good time to remember that some of us pay with our lives.

## TWO HUNDRED YEARS AGO

### HON. JOSEPH P. KENNEDY II

OF MASSACHUSETTS

IN THE HOUSE OF REPRESENTATIVES

*Tuesday, May 9, 1995*

Mr. KENNEDY of Massachusetts. Mr. Speaker, I think it would be fitting for me to share with my colleagues a poignant poem written by Carrie B.H. Collins of Denver, CO. Ms. Collins' poem expresses the essence of our great Nation, and will make an important contribution to the record.

TWO HUNDRED YEARS AGO

(By Carrie B.H. Collins)

Two hundred years ago

America started to grow  
Her work was tedious and slow  
And England had to go.

Two hundred years ago

They thought they had to fight  
For freedom and for right  
The Red Coats with their might.

Two hundreds years ago

We found the Indians here  
They farmed and fished and sought  
To hold their land they fought.

Two hundred years ago

The Brown folks lived here too  
Their horses they did ride  
And brand their cattle's hides.

Two hundred years ago

Black folks were shackled and chained  
Free labor they did give  
Some died that others may live.

Two hundred years ago

They came from far and near  
Some came because of fears  
And others shedding tears.

Two hundred years ago

America wanted more  
She looked from coast to coast  
For help without a toast.

Two hundred years ago

Some people had a dream  
That one day it would seem  
Like they could live as Kings.

Two hundred years ago

Men worked hard with the land  
And some of them couldn't stand  
Hardships of their fellow-man.

Two hundred years ago

They came with all they had  
High hopes, courage and faith  
To live and grow in grace.

Two hundred years and here

America, stand up and cheer  
For men have worked sincere  
Thank God, move on without fear.

Two hundred years and here

America, stand up and cheer  
Brave men have bled and died  
For freedom side by side.

## TRIBUTE TO GIRL SCOUT GOLD AWARD RECIPIENT

### HON. DAVID R. OBEY

OF WISCONSIN

IN THE HOUSE OF REPRESENTATIVES

*Tuesday, May 9, 1995*

Mr. OBEY. Mr. Speaker, today I would like to salute an outstanding young woman who has been honored with the Girl Scouts of the U.S.A. Gold Award by Birch Trails Girl Scout Council in my home town of Wausau, WI. She is Molly Olsen of Girl Scout Troop 291.

She was honored on March 11, 1995 for earning the highest achievement award in Girl Scouting. The Girl Scout Gold Award symbolizes outstanding accomplishments in the areas of leadership, community service, career planning, and personal development.

Girl Scouts of the U.S.A., an organization serving over 2.6 million girls, has awarded more than 20,000 Girl Scout Gold Awards to Senior Girl Scouts since the inception of the program in 1980. To receive the award, a Girl Scout must fulfill five requirements: earn four interest project patches, earn the Career Exploration pin, earn the Senior Girl Scout Leadership Award project, earn the Senior Girl Scout Challenge, and design and implement a Girl Scout Gold Award project. A plan for fulfilling the requirements of the award is created by the Senior Girl Scout and is carried out through close cooperation between the girl and an adult Girl Scout volunteer.

As a member of the Birch Trails Girl Scout Council, Molly began working toward the Girl Scout Gold Award in 1994. She completed her project in the areas of Bat Education and Preservation. She worked countless hours researching the bat population and finding donations to build eight bat houses at Camp Del O'Claire. She also donated books about bats to the camp library in hope that girls will become more educated about the species.

The earning of the Girl Scout Gold Award is a major accomplishment for Molly Olsen, and I believe she should receive the public recognition due her for this significant service to her community and her country.